

Certificate of Notice Page 1 of 2
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Joanne M. Galligan
 Debtor

Case No. 19-10321-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: pdf900Page 1 of 1
Total Noticed: 3

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db +Joanne M. Galligan, 317 Walnut Hill Lane, Havertown, PA 19083-2707
 cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 05 2019 03:08:38
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Joanne M. Galligan spitofskybk@verizon.net,
 spitofskylaw@verizon.net
 KEVIN G. MCDONALD on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for NRZ Pass-Through Trust II bkgroup@kmllawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor NRZ Pass-Through Trust II , U.S. Bank National Association as trustee bkgroup@kmllawgroup.com
 LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com
 WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

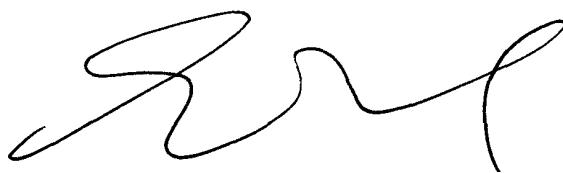
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Joanne M. Galligan	Debtor(s)	CHAPTER 13
NewRez LLC dba Shellpoint Mortgage Servicing as servicer for NRZ Pass-Through Trust II	Movant	
vs.		NO. 19-10321 ELF
Joanne M. Galligan	Debtor(s)	
William C. Miller Esq.	Trustee	11 U.S.C. Sections 362 and 1301

ORDER

AND NOW, this 4th day of December , 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: the Motion for Relief from the Automatic Stay of all proceedings is **GRANTED** and the automatic stay under 11 U.S.C. Section 362, is **MODIFIED** with respect to the subject premises located at 317 Walnut Hill Lane, Havertown, PA 19083 ("Property), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE